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**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

Applicants: R. Douglas White et al.  
Serial No.: 09/866,363  
Filed: June 21, 2001  
Group Art Unit: 3627  
Examiner: Gerald J. O'Connor  
For: **METHODS OF INCREASING DEBT COLLECTION**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO ELECTION REQUIREMENT**

Sir:

This is a response to the Election Requirement dated May 12, 2004, the time for responding being extended by one month from June 12, 2004 to July 12, 2004.

The **Listing of Claims** begins on page 2 of this filing.

**Remarks** begin on page 9 of this filing.

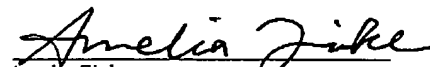
**CERTIFICATE OF FACSIMILE TRANSMISSION**

I, Amelia Finker, hereby certify that this correspondence is facsimile transmitted to the United States Patent and Trademark Office, at 1-703-872-9306, under 37 C.F.R. 1.8, on this 9th day of July, 2004, and addressed to:

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Signature:

  
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